

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Kristin L DeNorio  
DebtorCase No. 17-44499-ess  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: jlecky  
Form ID: 309APage 1 of 2  
Total Noticed: 33

Date Rcvd: Aug 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2017.

db Kristin L DeNorio, 136 Getz Ave, Staten Island, NY 10312-2114  
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3719  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9090795 Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009  
9090798 Chase/Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423  
9090801 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: Forster & Garbus, LLP, 60 Vanderbilt Motor Pkwy,  
Commack, NY 11725-5710)  
9090802 Helzberg Diamonds, PO Box 60504, City of Industry, CA 91716-0504  
9090803 Lincoln Automotive Fin, PO Box 54200, Omaha, NE 68154-8000  
9090808 Selip & Stylianou, LLP, 199 Crossways Park Dr, Woodbury, NY 11797-2016  
9090819 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,  
Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: kzazz007@yahoo.com Aug 31 2017 18:32:39 Kevin B Zazzera, 182 Rose Avenue,  
Staten Island, NY 10306

tr +EDI: BANISSELSON.COM Aug 31 2017 18:28:00 Alan Nisselson,  
c/o Windels Marx Lane & Mittendorf LLP, 156 West 56th Street, New York, NY 10019-3800  
smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Aug 31 2017 18:33:27  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Aug 31 2017 18:32:56  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
9090794 EDI: TSYS2.COM Aug 31 2017 18:28:00 Barclay Bank, PO Box 8803,  
Wilmington, DE 19899-8803  
9090796 EDI: CHASE.COM Aug 31 2017 18:28:00 Chase Card, Attn: Correspondence Dept, PO Box 15298,  
Wilmington, DE 19850-5298  
9090797 EDI: CHASE.COM Aug 31 2017 18:28:00 Chase Card, PO Box 15298,  
Wilmington, DE 19850-5298  
9090799 EDI: WFNNB.COM Aug 31 2017 18:28:00 Comenity- Victorias Secret, PO Box 659728,  
San Antonio, TX 78265-9728  
9090800 EDI: TSYS2.COM Aug 31 2017 18:28:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
9090804 EDI: FORD.COM Aug 31 2017 18:28:00 Lincoln Automotive financial services,  
PO Box 220564 box 220564, Pittsburgh, PA 15257-2564  
9090805 EDI: RESURGENT.COM Aug 31 2017 18:28:00 Lvnv Funding LLC, PO Box 10497,  
Greenville, SC 29603-0497  
9090806 EDI: RMSC.COM Aug 31 2017 18:28:00 Old Navy/Synchrony Bank, PO Box 530905,  
Atlanta, GA 30353-0905  
9090807 EDI: SEARS.COM Aug 31 2017 18:28:00 Sears/Cbna, PO Box 6283,  
Sioux Falls, SD 57117-6283  
9090809 EDI: RMSC.COM Aug 31 2017 18:28:00 Synchb/gap, PO Box 965005, Orlando, FL 32896-5005  
9090810 EDI: RMSC.COM Aug 31 2017 18:28:00 Synchb/jcp, PO Box 965007, Orlando, FL 32896-5007  
9090811 EDI: RMSC.COM Aug 31 2017 18:28:00 Synchb/paypal Extras Mc, PO Box 965005,  
Orlando, FL 32896-5005  
9090812 EDI: RMSC.COM Aug 31 2017 18:28:00 Synchrony Bank, Attn: Bankruptcy, PO Box 956060,  
Orlando, FL 32896-5060  
9090813 EDI: RMSC.COM Aug 31 2017 18:28:00 Synchrony Bank/ Jc Penneys, Attn: Bankruptcy,  
PO Box 956060, Orlando, FL 32896-5060  
9090814 EDI: RMSC.COM Aug 31 2017 18:28:00 Synchrony Bank/Amazon, PO Box 960013,  
Orlando, FL 32896-0013  
9090815 EDI: RMSC.COM Aug 31 2017 18:28:00 Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 956060,  
Orlando, FL 32896-5060  
9090816 EDI: WTRRN BANK.COM Aug 31 2017 18:28:00 Target Card Services, PO Box 660170,  
Dallas, TX 75266-0170  
9090817 EDI: WTRRN BANK.COM Aug 31 2017 18:28:00 Td Bank USA/Targetcred, PO Box 673,  
Minneapolis, MN 55440-0673  
9090820 EDI: RMSC.COM Aug 31 2017 18:28:00 Walmart/Synchrony Bank, PO Box 530927,  
Atlanta, GA 30353-0927

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9090818 ##The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0207-1

User: jlecky  
Form ID: 309A

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Aug 31, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2017

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2017 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com; ahollander@windelsmarx.com; n159@ecfcbis.com; jryan@windelsmarx.com  
Kevin B Zazzera on behalf of Debtor Kristin L DeNorio kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Kristin L DeNorio**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5831**

EIN \_ \_ - \_ \_ \_ \_ \_

Social Security number or ITIN \_ \_ \_ \_

EIN \_ \_ - \_ \_ \_ \_ \_

United States Bankruptcy Court Eastern District of New York  
271-C Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

Date case filed for Chapter 7: **8/30/17**Case number: **1-17-44499-ess****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

Revised: 12/15

For the debtor(s) listed above, a case has been filed under Chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's Full Name</b>	Kristin L DeNorio	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	136 Getz Ave Staten Island, NY 10312-2114	
<b>4. Debtor's Attorney</b> Name and address	Kevin B Zazzera 182 Rose Avenue Staten Island, NY 10306	Contact Phone (718) 987-2700 Email: <a href="mailto:kzazz007@yahoo.com">kzazz007@yahoo.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Alan Nisselson c/o Windels Marx Lane & Mittendorf LLP 156 West 56th Street New York, NY 10019	Contact Phone (212) 237-1199 Email: <a href="mailto:anisselson@windelsmarx.com">anisselson@windelsmarx.com</a>
<b>6. Meeting of Creditors</b>	<b>October 4, 2017 at 02:30 PM</b>	Location: <b>271-C Cadman Plaza East, Room 2579 - 2nd Floor, Brooklyn, NY 11201-1800</b>
<b>7. Deadlines</b>  The Bankruptcy Clerk's Office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to Object to Discharge or to Challenge Whether Certain Debts are Dischargeable:</b> <b>You must file a Complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>Deadline to Object to Exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing Deadline: 12/4/17</b>  <b>You must file a Motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Filing Deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>8. Presumption of Abuse</b>	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Bankruptcy Clerk's Office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Address of the Bankruptcy Clerk's Office: 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800  Clerk of the Bankruptcy Court: Robert A. Gavin, Jr.	Hours Open: Monday - Friday 9:00 AM - 4:30 PM  Contact Phone (347) 394-1700 Date: 8/31/17

For more information, see page 2 &gt;

Debtor **Kristin L DeNorio**Case number **1-17-44499-ess**

<b>10. Legal Advice</b>	The staff of the Bankruptcy Clerk's Office cannot give legal advice. To protect your rights, consult an attorney.
<b>11. Creditors May Not Take Certain Actions</b>	The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.
<b>12. Meeting of Creditors</b>	A meeting of creditors is scheduled for the date, time and location listed on the front side. Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
<b>13. Claims</b> Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  <b><i>Do not include this notice with any filing you make with the court.</i></b>
<b>14. Discharge of Debts</b>	The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the Bankruptcy Clerk's Office within the deadlines specified in this notice. (See line 7 for more information.)
<b>15. Exempt Property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the Bankruptcy Clerk's Office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The Bankruptcy Clerk's Office must receive the objection by the deadline to object to exemptions in line 7.
<b>16. Creditors with a Foreign Address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>17. Option to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	1) The Electronic Bankruptcy Noticing (EBN) Program is open to all parties. You can register for EBN at the BNC website <a href="http://ebn.uscourts.gov">ebn.uscourts.gov</a> , or 2) Debtors can register for DeBN by filing local form "Debtor's Electronic Bankruptcy Notice Request" with the Clerk of Court. <b>Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.</b>
<b>18. Undeliverable Notices</b>	Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the parties correct address, resend the returned notice, and notify this office of the parties change of address. Failure to provide all parties with a copy of the notice may adversely affect the debtor as provided by the Bankruptcy Court.
<b>19. Form 121 Statement of Social Security #</b>	The debtor or debtor's attorney is required to bring a paper copy of the petition with full social security number displayed to the first meeting of creditors.
<b>20. Personal Financial Management Course</b>	In order to receive a discharge, the debtor must complete a Personal Financial Management Course and must file a Certification About a Financial Management Course (Official Form 423) within 60 days after the first date set for the section 341 meeting. If the Certification About a Financial Management Course is not filed within the allotted time, <b>a discharge will not be issued and the case will be closed.</b>